

Rural Development Unveils New Logo

At a national roll out event in Washington, D.C., Rural Development unveiled a new logo and slogan, "Committed to the future of rural communities."

The brand marketing campaign was launched by Agriculture Secretary Ann Veneman on February 25.

The intent of the marketing campaign is to make rural residents

aware of the broad range of financing programs available through Rural Development.

A marketing study discovered that few rural residents were knowledgeable about Rural Development or the services the agency provides.

The inclusion of "community"

in the agency's slogan and the small town silhouette in the logo are meant to dispel the common misconception that USDA programs are only available to those

directly involved in agriculture.

While Rural Development has programs for agricultural producers, our programs also serve local governments, Native American tribes, non-profit organizations,

businesses and individuals living in rural communities.

In addition to the new logo and slogan, Rural Development will continue its outreach efforts to local communities. Among these are planned regional meetings to provide information about Rural Development programs.



Unadilla Township Receives Award

Unadilla Township in Washtenaw County was honored by the Michigan Township Association with its Excellence in Intergovernmental Relations award.

The township received the award for its ingenuity in providing sewer service to its residents.

A number of government agencies and elected officials were involved in bringing the sewage collection system to fruition. The township installed a vacuum collection system that was one of the first of its type in the state and the first financed by Rural Development.

The township also utilized the wastewater treatment facility of a nearby community rather than building a duplicate system of its own.

Rural Development offers its congratulations to the township for this well deserved honor.

RD 2004 Program Updates

Funding obligated during 2004 fiscal year:

Direct Home Loans	169
Home Repair Loans	42
Home Repair Grants	108
Home Loan Guarantees	1131
Water System Projects	8
Sewer System Projects	9
Community Facilities	16

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Michigan Turkey Co-op Eyes Fast Food Market



The Michigan Turkey Producers Co-op of Wyoming received a Rural Development grant to conduct a study of their products' potential in the fast food sector. Pictured l-r; Harold Walcott, Co-op vice chairman, State Director Dale Sherwin and Co-op Chairman Harley Sietsema.

Act Now to Lower Your Winter Heating Costs

Low income homeowners who struggled with high heating costs last winter can take steps to reduce their costs next year.

Rural Development can help families make their homes more efficient with financial assistance for home weatherization.

Rural Development offers financing for low-income homeowners to make essential home repairs. Home repairs loans can be made for up to \$20,000 and loans below \$7,500 do not require a mortgage. The loans have an interest rate of only 1 percent and can be repaid over as long as 20 years. The monthly payment on a \$20,000 loan over 20 years at 1 percent interest is \$91.98.

To be eligible, the borrower must live in the home and meet income requirements. The maximum income limit varies depending on the size of the



household and where the home is located. The maximum adjusted gross annual income for a two-person household ranges from \$17,900 to \$30,400 depending on the county. Homeowners age 62 and over can also qualify for a home repair grant of up to \$7,500.

Home repair loans can be used for more than weatherization. They are intended to insure that low income homeowners can afford to keep their homes decent, safe and sanitary. The loans can also be used to make homes more accessible for people with disabilities.

Rural Development is usually able to provide home repair loans to all applicants who qualify. With this assistance available, there is no reason not to winterize your house or make other needed repairs that will improve your quality of life.

Income Limits for Home Loans Increased

The maximum income limit to be eligible for a Rural Development home loan increased for many Michigan counties effective March 8, 2004.

Direct loans are available to homebuyers whose annual income does not exceed 80% of their county's median household income. Income limits vary by county.

In Lake County for example, the maximum income for a four-person household increased by \$450 to \$39,100. Some counties, such as Marquette County, saw no change in household income limits.

The increased household income limits also apply to home repair loans. Home repair loans are available to homeowners whose

household income is 50 percent or less of their county's median household income.

Direct home loans can be used by qualifying first-time homebuyers to purchase an existing home or a new traditionally constructed or manufactured home. Direct home loans have subsidized interest rates making monthly payments affordable for low-income families.

Home repair loans have an annual interest rate of only 1 percent payable over up to 20 years.

These terms make home repairs affordable for many homeowners.

To find out if you are eligible for a Rural Development home loan or home repair loan, call the toll-free number listed on this newsletter.

Energy Program Information Available

Rural Development will again offer grants to help farmers, ranchers and rural small businesses purchase renewable energy systems and make energy efficiency improvements.

Information about this program is available on the Web at www.rurdev.usda.gov/rbs/farmbill/index.html. Rural Development has not published a notice seeking applications for 2004. However, the Web site allows interested parties to register to receive e-mails with program updates including notice when applications are being accepted.

The grants are awarded on a national basis with \$23 million allocated to the program for fiscal years 2003 and 2004.



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